

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Art Unit: 3696

Examiner: Felten, Daniel S.

In Re:           Srihari Kumar et al.  
Case:            P3966  
Serial No.:      09/854,222  
Filed:           05/10/2001  
Subject:         Interactive Funds Transfer Interface

Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

Dear Sir:

## **Response H**